

Information to identify the case:

Debtor 1:	David Ernest Marshall	Social Security number or ITIN:	xxx-xx-8297
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:		Social Security number or ITIN:	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	Western District of Virginia	Date case filed for chapter:	7 1/17/24
Case number:	24-70036		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	David Ernest Marshall	
2. All other names used in the last 8 years		
3. Address	1511 B 5th St. Radford, VA 24141	
4. Debtor's attorney Name and address	None	Contact phone _____ Email:
5. Bankruptcy trustee Name and address	Steven L. Higgs(443448) Steven L. Higgs, P.C. 9 Franklin Road, SW Roanoke, VA 24011-2403	Contact phone 540-400-7990 Email: trustee@higgslawfirm.com,admin@higgslawfirm.com

For more information, see page 2 >

Debtor **David Ernest Marshall**

Case number **24-70036**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Roanoke Division 210 Church Ave, Room 200 Roanoke, VA 24011	Hours open: 8:00 a.m. – 4:30 p.m. Contact phone 540-857-2391 Date: 1/17/24
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	February 16, 2024 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Zoom video meeting. Go to zoom.us/join, enter Meeting ID 561 873 9694, and Passcode 8979322917, OR call 1 (540) 470-3765 For additional meeting information go to https://www.justice.gov/ust/moc .
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
	Filing deadline: 4/16/24 Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

United States Bankruptcy Court
Western District of Virginia

In re:
David Ernest Marshall
Debtor

Case No. 24-70036-pmb
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0423-7
Date Rcvd: Jan 17, 2024

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2024:

Recip ID	Recipient Name and Address
db	+ David Ernest Marshall, 1511 B 5th St., Radford, VA 24141-2111
5208596	+ Apex Hospitality of Blackburg, c/o Edward J. Martin, 1800 Keisters Branch Rd., Blacksburg, VA 24060-0636
5208592	+ Capital One, PO Box 85123, Richmond, VA 23285-5123
5208555	Commenity, PO Box 650968, Dallas, TX 75265-0968
5208557	Cotrust Bank, PO Box 7030, Mitchell, SD 57301-7030
5208598	+ Richard T Isbell, 3571 Hartland Rd., SW, Roanoke, VA 24015-4444
5208599	+ Ronald E. Dameron, 222 Maple Dr., Blue Ridge, VA 24064-1216

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	EDI: BSLHIGGS.COM	Jan 18 2024 02:16:00	Steven L Higgs(443448), Steven L. Higgs, P.C., 9 Franklin Road, SW, Roanoke, VA 24011-2403
ust	+ Email/Text: ustregion04.rn.ecf@usdoj.gov	Jan 17 2024 21:19:00	USTrustee, Office of the United States Trustee, 210 First Street, Suite 505, Roanoke, VA 24011-1620
5208594	EDI: CITICORP	Jan 18 2024 02:16:00	Citi Bank, PO Box 6004, Sioux Falls, SD 57117-6004
5208556	Email/PDF: creditonebknofications@resurgent.com	Jan 17 2024 21:24:58	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
5208552	EDI: DISCOVER	Jan 18 2024 02:16:00	Discover Card, PO Box 71242, Charlotte, NC 28272-1242
5208554	EDI: SYNC	Jan 18 2024 02:16:00	Ebay/Synchrony, PO Box 669814, Dallas, TX 75266-0763
5208593	Email/Text: BNSFN@capitalsvcs.com	Jan 17 2024 21:19:00	First National Credit Card, PO Box 5097, Sioux Falls, SD 57717-5097
5208558	EDI: AMINFOFP.COM	Jan 18 2024 02:16:00	First Premier Bank, PO Box 5519, Sioux Falls, SD 57117-5519
5208553	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 17 2024 21:24:54	Merrick Bank, PO Box 660702, Dallas, TX 75266-0702
5208595	Email/PDF: resurgentbknofications@resurgent.com	Jan 17 2024 21:24:54	Resurgent, PO Box 510090, Livonia, MI 48151-6090

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

District/off: 0423-7

User: admin

Page 2 of 2

Date Rcvd: Jan 17, 2024

Form ID: 309A

Total Noticed: 17

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 19, 2024

Signature: /s/Gustava Winters